

### Protect your money, your way

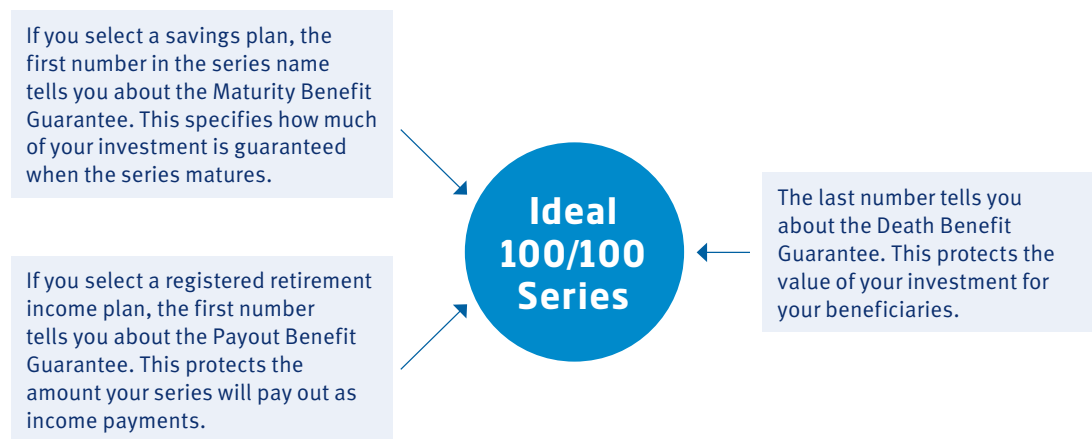
Built to help you navigate the road ahead, the Ideal Segregated Funds Signature 2.0 include series that focus on growth, protection, and diversification. Your advisor can help select the one that's right for you.

Grow	Protect	Diversify
<ul style="list-style-type: none"> <li>▶ Ideal 75/100 Series</li> <li>▶ Has a greater focus on growth potential, and also offers built-in protection</li> </ul>	<ul style="list-style-type: none"> <li>▶ Ideal 100/100 Series</li> <li>▶ Has a greater focus on protection, and also offers growth potential</li> </ul>	<ul style="list-style-type: none"> <li>▶ Ideal 75/75 Series</li> <li>▶ Can help diversify your portfolio. Like our other series, it offers growth potential and protection.</li> </ul>

Each series is available in registered and non-registered savings plans, Tax-Free Savings Accounts, and registered retirement income plans. And each is designed to offer you growth potential along with protection.

### What's in a name?

The series are named so that you can see what the guarantees are, at a glance.



So, Ideal 100/100 Series offers a 100% Maturity Benefit Guarantee (or Payout Benefit Guarantee), and a 100% Death Benefit Guarantee (reduced to 75% if the annuitant (or the person insured) is age 80 or over when you buy the series). You can get full details in the Ideal Segregated Funds Signature 2.0 Information Folder and Contract.

## Ideal Segregated Funds Signature 2.0 offers you

- ▶ **Protection for your savings plan:** Choose between two levels of guarantees to protect your savings at maturity, or on death
- ▶ **Protection for your registered retirement income plan:** Choose between two levels of Payout Benefit Guarantees to protect your retirement income over the lifetime of your series, or on death
- ▶ **Series-based guarantees:** When you add more money to your series, it's eligible for protection<sup>1</sup> at the same time as your initial investment

What's more you can allocate premiums beyond age 80 and still protect your estate with the Death Benefit Guarantee level you choose when you buy the series. If you are 80 or over when you first buy the series, your Death Benefit Guarantee will be 75% no matter which series you choose.

- ▶ **Dollar-for-dollar reductions for scheduled retirement income payments:** In down markets, this approach helps preserve your Payout and Death Benefit Guarantees better than proportional reductions, and can mean more money in your pocket
- ▶ **Resets on your guarantees:** Help lock-in market gains. Available on Ideal 75/100 and Ideal 100/100 Series
- ▶ **A wide selection of investment fund choices from leading companies:** Almost 50 funds to choose from with Ideal 75/100 and Ideal 100/100 Series. Ideal 75/75 Series offers 2 fund choices
- ▶ **24/7 support for non-financial matters:** Get toll-free 24/7 information on everything from legal matters to household repairs to identity theft protection and restoration
- ▶ **Consumer protection:** The Standard Life Assurance Company of Canada is a member of Assuris

## Only a life insurance company can guarantee so much

Unlike mutual funds, segregated funds are insurance contracts. So when you invest in Ideal Segregated Funds Signature 2.0, you become a "contractholder." You are entitled to benefits that only segregated funds can offer, like:

- ▶ **Guarantees on capital:** Depending on the series and type of product you choose, you can get a Maturity or Payout Benefit Guarantee of either of 75% or 100%, and a Death Benefit Guarantee of 75% or 100% (see Ideal Segregated Funds Signature 2.0 Information Folder for details)
- ▶ **Probate bypass opportunities<sup>2</sup>:** Probate is a legal process that certifies a will and transfers assets to your heirs. Most provincial governments charge probate fees, usually a percentage of the estate's value. Fees aren't charged on segregated funds because they don't flow into your estate if you have a designated beneficiary. This means they can bypass the probate process and the money goes directly to beneficiaries, avoiding costly fees and delays.
- ▶ **Potential creditor protection:** If you go bankrupt or are exposed to the potential of a lawsuit, having a preferred class beneficiary can protect the money held in a segregated fund from being seized. This aspect often interests professionals and business owners.

**Note:** you should consult a legal advisor if you are buying a segregated fund for this purpose, since there are some circumstances where creditor protection may not apply.



**Ask your advisor to show you how Ideal Segregated Funds Signature 2.0 can bring more certainty to your financial journey**

<sup>1</sup> Certain conditions apply. Please refer to the Ideal Segregated Funds Signature 2.0 Information Folder for details.

<sup>2</sup> In Québec, notarial wills don't need to be probated. Probate fees are minimal for both holograph wills and wills made in the presence of witnesses.

Ideal 75/75 Series, Ideal 75/100 Series and Ideal 100/100 Series are offered on our Ideal Segregated Funds Signature 2.0 Contract, which is an insurance product.

A description of the key features and the terms and conditions of Standard Life's Ideal Segregated Funds Signature 2.0 is contained in the Information Folder and Contract. Please refer to the section on Resets for more information on the rules governing this feature. The information has been simplified for the purposes of this document and, if there are any inconsistencies between the information presented in this document and the Ideal Segregated Funds Signature 2.0 Information Folder and Contract, the Information Folder and Contract will prevail.

Subject to any applicable guarantees, any part of the premium or other amount allocated to an Ideal Segregated Fund is invested at the risk of the contractholder and may increase or decrease in value according to fluctuations in the market value of the assets of the Ideal Segregated Fund.